

The Effect of the Effectiveness of Accounting Information Systems, Implementation of Good Governance, And Organizational Culture on Financial Performance

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ABSTRACT : The purpose of this study was to obtain empirical evidence of the effect of the effectiveness of AIS, the application of good governance and organizational culture on the financial performance of LPDs in Denpasar City. This research uses an associative quantitative approach. The population in this study were all LPDs in Denpasar City as many as 35 LPDs. The sampling method used in this research is the saturated sample method so that the entire population is sampled, while the respondents are 175 LPD employees. The analysis technique used is multiple linear regression. The results of data analysis and hypothesis testing indicate that there is a positive influence of the effectiveness of AIS, the application of good governance and organizational culture on the financial performance of LPDs in Denpasar City. This is able to support the grand theory used in this study, namely Theory of Reasoned Action (TAM) through the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB).

KEYWORDS: *accounting information system, good governance, organizational culture, financial performance*

I. INTRODUCTION

AIS is a related and integrated component in collecting, storing, and disseminating data for the purposes of planning, controlling, coordinating, analyzing, and decision making (Soundani, 2012). AIS is very important as a factor in achieving performance, especially in decision making. All LPDs in Denpasar City have implemented SIA in accordance with LPD standards which are supervised by the LPD Cooperation Agency (BKS-LPD), in accordance with the idea of the Mayor of Denpasar IB Rai Mantra encouraging LPD revitalization steps in strengthening digitalization and culturally-minded concepts, so that they are ready to face competition global (baliexpress.jawapos.com, Denpasar 11/10/2019).

This research was conducted on the basis that there are problems with LPDs in Bali. There are several problems that are currently threatening LPDs in Bali, namely the quality and effectiveness of governance in most LPDs is quite worrying and the quality and effectiveness of LPD regulation and supervision is very doubtful as evidenced by the large number of problematic LPDs (posbali.id, Denpasar 11/10/ 2019). Of the total 1,433 LPDs in Bali, not all of them can develop well. Based on data from the LPD Special Committee, it was recorded that 158 LPDs were declared no longer operating (baliribune.co.id, Denpasar 05/11/2019). In addition, Bank Indonesia also advised LPDs to strengthen their management (industri.bisnis.com, Denpasar 05/11/2019).

Based on data from the Denpasar City LPD Health Classification 2015-2017 (Denpasar City LPLPD, 2019), that of the 35 LPDs in Denpasar City, 2 LPDs are quite healthy, namely Intaran LPD and Oongan LPD, 1 LPD is classified as unhealthy, namely Serangan LPD. . The decline in the performance of 3 LPDs in Denpasar City was due to a lack of paid-up capital. so that it affects liquidity which results in a decrease in the profit of an LPD (LAKIP Denpasar City Government, 2017). Some LPDs whose health levels are lacking as described previously are often caused by internal problems in the management of LPDs as quoted in the article on www.beritabali.com (Denpasar 07/11/2019) submitted by the Mayor of Denpasar Rai Mantra. This is evidenced by the case that occurred at the Serangan LPD in 2014 where the operational activities of the LPD were disrupted due to embezzlement of funds which resulted in a loss of around IDR 1 billion.

Based on this phenomenon, a good governance system is needed to avoid problems in an LPD. Implementing a good governance system in the organization has been supported by the issuance of the General Guidelines for Good Governance in Indonesia by the National Committee on Governance Policy (KNKG) in 2006 . There are important elements in these guidelines, namely the existence of good governance principles that must be applied by organizations, namely: 1) transparency, 2) independence, 3) accountability, 4) responsibility, and 5) fairness. Applying the principles of good governance, especially in LPDs, is expected to provide benefits to LPD management which will lead to better LPD performance (Erawati, 2017). Good governance in an LPD is a

governance system that involves LPD managers and village manners in which the LPD operates, which involves various kinds of individual behavior in the roles of each individual.

The principles of Good Governance consist of transparency, accountability, responsibility, independence, and fairness. The application of the principle of transparency to the LPD can provide information disclosure about the condition of the LPD, while the application of the principle of accountability to the LPD can increase the trust of village manners towards the LPD manager. The application of the principle of responsibility to the LPD can have an impact on the growth of the LPD by complying with all existing regulations. The application of independence to the LPD can reduce conflicts of interest in the management of the LPD, thereby increasing the trust of village manners in the LPD manager. The application of the principle of fairness to the LPD can provide village manners rights fairly based on the principles of fairness and equality (Andreana and Wirajaya, 2018). Therefore, the principles of good governance must be applied by the LPD to reduce the problems that occur in the LPD and also to finalize the vision, mission and goals of the LPD by taking into account the attitudes of individuals within the LPD (Meitradi and Asri, 2016). Realizing the financial performance of LPDs that continues to advance and develop is not only influenced by a good governance system, but is also influenced by organizational culture (Gunawan, 2009).

Organizational culture is a complex set of beliefs, assumptions, values and symbols that are used to determine the way in which organizations do business (Barney, 2010). Culture Theory states that organizational culture is a cognitive framework consisting of attitudes, values, behavioral norms and shared expectations that are felt by members of the organization (Sudarmanto, 2009). Organizational culture can be an instrument of competitive advantage and the main, if it is supported by an organizational strategy that is able to answer and overcome environmental challenges appropriately and quickly (Wilangun, 2005). With the formation of a good organizational culture will improve employee performance which will result in increased organizational performance (Sami et al., 2011).

Apart from this phenomenon, there are also differences in the results of previous studies on accounting information system variables, the influence of corporate governance or good governance, and organizational culture on financial performance or company performance. According to Aditya (2014) accounting information systems and good corporate governance have a positive effect on company performance. In contrast to Suroso's (2013) research which states that accounting information systems have no effect on improving financial performance. According to research by Setyawan (2013) and Krismaya (2014) stated that the principles of good corporate governance have a positive effect on financial performance. However, this contradicts the research of Purwani (2010) and Akbar (2013) which states that there is a negative relationship between the implementation of good corporate governance and performance. Research conducted by Acintya (2015), shows that good governance and organizational culture have a positive effect on performance, but it is different from Widasari's research (2018) which states that good governance has no effect on managerial performance of local governments.

II. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Studies have shown that the most widely used system is the accounting information system, especially in the aspect of financial reporting. The main advantages of optimal use of accounting information systems in an organization are better adaptation to environmental changes and increased competitiveness. Wilya (2013) states that the function of the accounting information system itself is to collect, record, classify and summarize information to assist managers in planning, controlling and evaluating.

According to TAM, acceptance of the use of information systems is determined by two beliefs, namely perceived usefulness and ease of use. This relates to the effectiveness of AIS in a company, namely the perception of this technology acceptance model is that if the use of the system is more useful and easy, then users will be able to use the system effectively so as to improve user performance (Imbri, 2014), which in turn can improve performance. company's financial performance.

Sari's research (2011), Wilya (2013) and Indralaksana (2014) state that accounting information systems have an effect on company performance. Similarly, Pradypta (2016) and Andrianie (2014) state that accounting information systems have a significant effect on financial performance.

H1: The effectiveness of AIS has a positive effect on financial performance.

Good governance is a concept that refers to the process of achieving decisions and implementation that can be accounted for together (humassetda.bulelengkab.go.id, Denpasar 22/02/20). Governance cannot be separated from the basic principles of good governance, namely transparency, participation, and accountability as the main elements.

The principles of good governance are related to behavioral beliefs, normative beliefs, control beliefs in TPB. By applying the principles of good governance and paying attention to the attitudes of individuals in the organization to be transparent in information, comply with all regulations, reduce conflicts of interest between individuals in the organization and give rights to individuals fairly, the LPD will be able to be better in

implementing its governance system. Good governance cannot be denied because it has been considered as an important element to ensure national welfare.

According to Dewi and Putri (2014) the principle of good governance has a positive effect on performance. Sianipar and Wiksuana (2019) stated that good governance has a significant and positive effect on financial performance. The results of a similar study by Andreana and Putri (2017) found that the principle of good governance has a positive effect on financial performance.

H2: The application of good governance has a positive effect on the financial performance of LPDs in Denpasar City.

Organizational culture is a system of values that is believed by all members of the organization and which is studied, applied, and developed continuously, serves as an adhesive system, and can be used as a reference for behavior within the company to achieve the company's goals that have been set, so that directly or indirectly have an influence on organizational performance.

Organizational culture is related to behavioral beliefs, normative beliefs, control beliefs in TPB. Organizational culture provides confidence in individuals in the organization that can motivate individuals to implement a culture that can provide comfort in the organization. Research on organizational culture on company performance Lusch and Harvey (1994) say that the increase in organizational performance can be influenced by intangible assets, including organizational culture, customer relationships and company image. And research conducted by Putra (2016) says that there is an influence of organizational culture on the performance of five-star hotel companies in Bali. In accordance with culture theory, this shows that the formation of a good organizational culture will cause employees to be more motivated to work in order to achieve higher performance and healthy financial performance.

According to Kurniawan and Prastiwi (2015) organizational culture has a positive effect on organizational performance. David and Joshua (2016) stated that organizational culture has a positive and significant effect on financial performance. Similar results by Brahmasan and Suprayetno (2016) found that organizational culture has a positive and significant effect on company performance. Similarly, Dhyana Putra and Dwija Putri (2019) stated that organizational culture has a positive effect on financial performance in the Gianyar LPD Regency. Based on this description, the formulation of the first hypothesis in this study is:

H3: Organizational culture has a positive effect on the financial performance of LPDs in Denpasar City.

III. METHODS

The research location was conducted at the Village Credit Institution in Denpasar City with a total of 35 LPDs, where in the West Denpasar area there were 2 LPDs, in the South Denpasar area there were 11 LPDs, in the East Denpasar areas there were 12 LPDs, and in the North Denpasar areas there were 10 LPD . The population in this study were all employees at the Village Credit Institution (LPD) Denpasar City totaling 35 LPD. Sampling used in this study is a saturated sample. The criteria used for determining the sample include: 1) LPDs located in the Denpasar City area; 2) LPD that is still active.

The data analysis tool used is statistical inference which aims to test the hypothesis by using multiple linear regression through the SPSS computer program with the following formula:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e \dots \dots \dots (1)$$

Information:

Y = Dependent Variable

a = Constant

$b_1 b_2 b_3$ = Regression coefficient for X1, X2, X3

X1 = Independent variable (AIS Effectiveness)

X2 = Independent variable (Implementation of good governance)

X3 = Independent variable (Organizational culture)

e = Standard error

IV. RESULTS AND DISCUSSION

Descriptive statistics

Descriptive statistics aim to provide information about the characteristics of research variables, namely the number of minimum values, maximum values, mean values, and standard deviations. Measuring the central value of the data distribution can be done by measuring the mean (mean) while the standard deviation is the difference between the value of the data studied and the average value. The results of descriptive statistics can be seen in Table 1.

Table 1. Results of Descriptive Statistics of Research Variables

	N	Minimum	Maximum	Mean	Std. Deviation
ROA	175	0,14	31,35	3,9518	2,57700
AIS Effectiveness	175	10,00	30,00	21,9714	4,91588
Good governance	175	41,00	98,00	69,7600	8,53657

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ROA	175	0,14	31,35	3,9518	2,57700
AIS Effectiveness	175	10,00	30,00	21,9714	4,91588
Good governance	175	41,00	98,00	69,7600	8,53657
Organizational culture	175	39,00	59,00	49,5029	4,35741

Secondary Data, 2021

The results of the descriptive statistical test show the N value of 175, this means that there are 175 LPD data studied, namely financial data obtained from 35 LPD data for 5 years of research, namely the 2015-2019 period, and for questionnaire data given to 5 respondents in 35 LPD in Denpasar City. The financial performance variable in this study was measured by the profitability ratio (ROA). The data shows the lowest (minimum) ROA value is 0.14 which is found in the LPD Intaran in South Denpaar District in 2018 and the highest (maximum) ROA value is 31.35 which is found in the Denpasar LPD in West Denpasar District in 2018. Financial performance has an average value of 3.9518 with a standard deviation of 2.577. This means that there is a difference in the value of the financial performance studied against the average value of 2.577, which means that the mean value is greater than the standard deviation, thus indicating that the results are quite good. This means that LPDs in Denpasar City have an even financial performance.

The accounting information system effectiveness variable has a minimum value of 10 and a maximum value of 30. The variable of accounting information system effectiveness as measured by 6 statement items with the help of a 5-point Likert scale has an average value of 21.97. This shows that 21.97% of the 175 LPD employees in Denpasar City have mastered the accounting information system well. The standard deviation of the information system effectiveness variable is 4.915. This means that this value is lower than the average value, which means that the distribution of data related to the effectiveness of the accounting information system is evenly distributed.

The variable of implementing good governance has a minimum value of 41 and a maximum value of 98. The variable of implementing good governance as measured by 20 statement items with the help of a 5-point Likert scale has an average value of 69.76. This shows that 69.76% of the 175 LPD employees in Denpasar City feel that the LPDs in Denpasar City have implemented good governance well. The value of the standard deviation of the variable of good governance implementation is 8.536. This means that this value is lower than the average value, which means that the distribution of data related to the variable of implementing good governance is evenly distributed.

The organizational culture variable has a minimum value of 39 and a maximum value of 59. The organizational culture variable as measured by 14 statement items with the help of a 5-point Likert scale has an average value of 49.5029. This shows that 49.50% of the 175 LPD employees in Denpasar City feel that the LPDs in Denpasar City have implemented organizational culture well. The value of the standard deviation of the organizational culture variable is 4.357. This means that this value is lower than the average value, which means that the distribution of data related to organizational culture variables is evenly distributed.

Multiple linear regression analysis results

The analysis used to determine whether the variables of the effectiveness of accounting information systems, the application of good governance and organizational culture affect the financial performance of LPDs throughout the city of Denpasar, then used multiple linear regression analysis. The results of the multiple linear regression analysis in this study can be seen in Table 2 below:

Table 2. Multiple Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-11,291	3,263		-3,461	0,001
AIS Effectiveness (X1)	0,173	0,040	0,330	4,354	0,000
Good Governance (X2)	0,097	0,026	0,320	3,739	0,000
Organizational Culture (X3)	0,095	0,046	0,161	2,087	0,038

Secondary Data, 2021

Based on the results of multiple linear regression analysis as presented in Table 2, the structural equations are as follows:

$$Y = -11,291 + 0.173X_1 + 0.097X_2 + 0.095X_3$$

The regression coefficient value of the accounting information system effectiveness variable, the implementation of good governance and organizational culture is positive with a t-test significance value of less than 0.05. This shows that the variables of accounting information system effectiveness, implementation of good governance and organizational culture have a significant positive effect on the dependent variable (financial performance).

Model suitability test results (F test)

The regression model suitability test aims to determine whether all identified independent variables (effectiveness of accounting information systems, implementation of good governance, and organizational culture variables) are appropriate to predict financial performance. This test is often called the F test or simultaneous test.

Table 3. F Test Results

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	331,169	3	110,390	22,899	0,000 ^a
Residual	824,350	171	4,821		
Total	1155,518	174			

Secondary Data, 2021

The results of the F test (F test) show that the significance value of P value is 0.000 which is smaller than = 0.05, this means that the model used in this study is feasible. These results mean that all independent variables, namely the effectiveness of accounting information systems, implementation of good governance, and organizational culture variables are able to predict or explain the phenomenon of financial performance in all samples of LPDs in Denpasar City. This means that the model can be used for further analysis or in other words the model can be used for projecting because the results of goodness of fit are good with a significance value of P value of 0.000.

Coefficient of determination test results (R²)

Measuring the model's ability to explain the variation of the independent variables used the coefficient of determination (R²). The researcher uses the adjusted R² value when evaluating which regression model is the best, because unlike R², the adjusted R² value (adjusted coefficient of determination) can increase or decrease if one independent variable is added to the model.

Table 4. Results of the Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,535 ^a	0,287	0,274	2,19562

Secondary Data, 2021

The results of the coefficient of determination test in Table 4 show the value of adjusted R² is 0.274. This means that variations in financial performance can be significantly influenced by the variables of the effectiveness of accounting information systems, implementation of good governance, and organizational culture by 27.4 percent while the remaining 72.6 percent is explained by other factors.

T test

The test criteria to explain the interpretation of the effect between each variable is if the significance value ≤ 0.05 then H₀ is rejected and H₁ is accepted. On the other hand, if the significance value is > 0.05, then H₀ is accepted and H₁ is rejected. The results of the analysis of this t test can be seen in Table 4 as follows:

Table 5. Results of t-test (Hypothesis Test)

Variable	Coefficient Regression	T Value	Sig.	Conclusion
AIS Effectiveness (X1) → Financial Performance (Y)	0,173	4,354	0,000	Significant
Implementation of good governance (X2) → Financial performance (Y)	0,097	3,739	0,000	Significant
Organizational culture (X3) → Financial performance (Y)	0,095	0,161	0,038	Significant

Secondary Data, 2021

The effect of the effectiveness of accounting information systems on financial performance

The results of the t-test calculations in Table 5 show the regression coefficient value of X1 or the effectiveness of SIA is 0.173 with a t-count value of 4.354 which is positive with a significance level of 0.000 < 0.050. This shows that the effectiveness of AIS has a significant positive effect on financial performance, so the first hypothesis is accepted. The results of the analysis of the effect of the effectiveness of the accounting information system on financial performance in this study indicate that the effectiveness of the accounting information system has a positive and significant effect on the financial performance of LPDs in Denpasar City. This shows that the higher the effectiveness of the accounting information system owned by the Denpasar City LPD, the higher the financial performance of the LPD. If the AIS applied is able to provide timely and easy-to-understand information, it will result in user satisfaction and increase the productivity of individuals and the LPD itself.

The results of this study support the grand theory, namely TRA through the TAM approach. This technology acceptance model focuses on attitudes towards users of information technology, which users develop based on perceptions of benefits and convenience. An individual can use information systems well if the system is easy to

use and produces benefits and benefits in improving performance (Davis et al., 1989). TAM states that acceptance of the use of information systems is determined by two beliefs, namely perceived usefulness and ease of use. This relates to the effectiveness of AIS in a company, namely the perception of this acceptance model is that if the use of the system is more useful and easy, then the user will be able to use the system effectively thereby increasing user performance (Imbri, 2014).

The results of this study are supported by the research findings of Sari (2011), Wilya (2013) and Indralaksana (2014) which state that accounting information systems have an effect on business performance. The results of this study are also in line with the research findings of Pradypta (2016) and Andrianie (2014) stating that accounting information systems have a significant effect on financial performance.

The effect of implementing good governance on financial performance

The results of the t-test calculations in Table 5 show that the regression coefficient value of X2 or the application of good governance is 0.097 with a t-count value of 3.739 which is positive with a significance level of $0.000 < 0.050$. This shows that the implementation of good governance has a significant positive effect on financial performance, so the second hypothesis is accepted.

Good governance is basically a concept that refers to the process of achieving decisions and implementation that can be accounted for together (humassetda.bulelengkab.go.id). Governance cannot be separated from the basic principles of good governance, namely transparency, participation, and accountability as the main elements. Good governance cannot be denied because it has been considered as an important element to ensure national welfare. The results of the analysis of the effect of the implementation of good governance on financial performance in this study indicate that the application of good governance has a positive and significant effect on the financial performance of LPDs in Denpasar City. This shows that the better the implementation of good governance in the Denpasar City LPD, the financial performance produced by the LPD will increase.

The results of this study support the theory of planned behavior. According to TPB the principles of good governance are related to Behavioral beliefs, Normative beliefs, and Control beliefs, namely companies that apply good governance principles will pay attention to the attitudes of individuals in the organization to be transparent in information, obey all regulations, reduce conflicts of interest between individuals in organization and provide rights to individuals fairly, which later LPD can be better in implementing its corporate governance system, so as to improve the performance of its employees which in turn can improve the company's financial performance

The results of this study are supported by the research findings of Dewi and Putri (2014) which state that the principles of good governance have a positive effect on performance. The results of this study are also in line with the research findings of Sianipar and Wiksuana (2019) and Andreana and Putri (2017) which found that the principle of good governance has a positive effect on financial performance.

The effect of organizational culture on financial performance

The results of the t-test calculation in Table 5 show that the regression coefficient value of X3 or organizational culture is a positive value of 0.095 with a t-count value of 2.087 which is positive with a significance level of $0.038 < 0.050$. This shows that organizational culture has a positive and significant effect on financial performance, so the third hypothesis is accepted.

Organizational culture is a system of values that is believed by all members of the organization and which is studied, applied, and developed continuously, serves as an adhesive system, and can be used as a reference for behavior within the company to achieve the company's goals that have been set, so that directly or indirectly have an influence on organizational performance. The results of the analysis of the influence of organizational culture on financial performance in this study indicate that organizational culture has a positive and significant effect on the financial performance of LPDs in Denpasar City. This shows that the better the implementation of organizational culture at the Denpasar City LPD, the financial performance generated by the LPD will increase

The results of this study support the theory of planned behavior. TPB states that organizational culture is related to behavioral beliefs, normative beliefs, and control beliefs. Organizational culture gives confidence to individuals in the organization that can motivate individuals to implement a culture that can provide comfort in the organization, so that a better culture can improve employee performance which in turn can improve the company's financial performance.

The results of this study are supported by the research findings of David and Joshua (2016) which state that organizational culture has a positive and significant effect on financial performance. The results of this study are also in line with the research findings of Kurniawan and Prastiwi (2015), Brahmasan and Suprayetno (2016) and Dhyana Putra and Dwija Putri (2019) which found that organizational culture had a positive and significant effect on company performance.

V. CONCLUSION

The research carried out supports the TRA theory through the TAM model, especially regarding the effect of the effectiveness of accounting information systems on financial performance, where according to TAM states the acceptance of the use of information systems is determined by the perception of usefulness and ease of use related to the effectiveness of AIS in a company, namely if the use of the system increases useful and easy, then

users will be able to use the system effectively so as to improve user performance which in turn can improve the company's financial performance.

This research also supports the theory of planned behavior. According to the TPB theory the principles of good governance are related to Behavioral beliefs, Normative beliefs, and Control beliefs, namely companies that apply good governance principles will pay attention to the attitudes of individuals in the organization to be transparent in information, obey all regulations, reduce conflicts of interest between individuals in the organization and give rights to individuals fairly, which later LPD can be better in implementing the corporate governance system, so as to improve the performance of its employees which in turn can improve the company's financial performance. TPB is also related to the influence of organizational culture on financial performance. TPB states that organizational culture is related to behavioral beliefs, normative beliefs, and control beliefs. Organizational culture gives confidence to individuals in the organization that can motivate individuals to implement a culture that can provide comfort in the organization, so that a better culture can improve employee performance which in turn can improve the company's financial performance.

This research is expected to contribute to further research on the effect of the effectiveness of accounting information systems, the application of good governance and organizational culture on financial performance. The results of hypothesis testing in this study found that the effectiveness of accounting information systems, the application of good governance and organizational culture was statistically able to have a positive effect on the financial performance of LPDs in Denpasar City, so that these variables could be maintained as the next independent variable.

This research can be used as insight and motivation to the managers of the Village Credit Institutions and village manners which are expected to reduce the constraints faced by the LPDs so as to improve the financial performance of the Village Credit Institutions. This research can be used as motivation for the managers of the Village Credit Institutions and village manners to improve the financial performance of the Village Credit Institutions.

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